

**Information to identify the case:**

Debtor 1	<b>Mohammad Mobasseri</b>	Social Security number or ITIN	xxx-xx-4184
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>16-25231-MBK</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Mohammad Mobasseri  
aka Paul Mobasseri

5/4/20

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Mohammad Mobasseri  
DebtorCase No. 16-25231-MBK  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 19

Date Rcvd: May 04, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 06, 2020.

db +Mohammad Mobasseri, 87 Jamestown Road, Basking Ridge, NJ 07920-3046  
 516544868 +Adams Village Condo Assoc., Judith Fallat, Esq., 92 Broadway, Ste. 201, Denville, NJ 07834-2791  
 516329822 +Adams Village Condominium Association, Attn. Herrick, Feinstein, LLP, 210 Carnegie Center, Princeton, NJ 08540-6233  
 517982520 Bayview Loan Servicing, LLC, P.O. BOX 650091, DALLAS, TX 75265-0091  
 517982521 Bayview Loan Servicing, LLC, P.O. BOX 650091, DALLAS, TX 75265-0091, Bayview Loan Servicing, LLC, P.O. BOX 650091, DALLAS, TX 75265-0091  
 516329824 JCP&L, 76 South Main Street, Akron, OH 44308-1890  
 516329825 +M & T Bank/Bayview Loan Servicing, LLC, Attn. Fein, Such, Kahn & Shepard, P.C., 7 Century Drive, Parsippany, NJ 07054-4603  
 516329827 PNC Bank, 249 Fifth Avenue, One PNC Plaza, Pittsburgh, PA 15222  
 516329829 T-Mobile, PO Box 742596, Cincinnati, OH 45274-2596

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov May 04 2020 22:52:21 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 04 2020 22:52:19 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 516329823 +EDI: TSYS2.COM May 05 2020 02:18:00 Barclay's Bank Delaware, 100 South West Street, Wilmington, DE 19801-5015  
 516549144 E-mail/Text: camanagement@mtb.com May 04 2020 22:52:08 M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840  
 516329826 E-mail/Text: bcwrtoff@cablevision.com May 04 2020 22:52:44 Optimum/Cablevision of Raritan Valley, PO Box 371378, Pittsburgh, PA 15250-7378  
 516543989 EDI: PRA.COM May 05 2020 02:18:00 Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541  
 516329828 E-mail/Text: bankruptcy@pseg.com May 04 2020 22:51:10 PSE&G, PO Box 490, Cranford, NJ 07016-0490  
 518134972 E-mail/Text: jennifer.chacon@spservicing.com May 04 2020 22:52:49 Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250  
 518134973 E-mail/Text: jennifer.chacon@spservicing.com May 04 2020 22:52:49 Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250, Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250  
 516329830 +EDI: VERIZONCOMB.COM May 05 2020 02:18:00 Verizon, 500 Technology Drive, Suite 550, Weldon Springs, MO 63304-2225

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516399630 ##+First Energy, 331 Newman Springs Rd, Bldg 3, Red Bank, NJ 07701-6771

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 06, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 19

Date Rcvd: May 04, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 4, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor Bayview Loan Servicing, LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
John A. Lipowski on behalf of Debtor Mohammad Mobasseri jall001@aol.com  
Phillip Andrew Raymond on behalf of Creditor Select Portfolio Servicing, Inc.  
phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com  
R. A. Lebron on behalf of Creditor BAYVIEW LOAN SERVICING, LLC bankruptcy@feinsuch.com  
R. A. Lebron on behalf of Creditor Select Portfolio Servicing, Inc., as servicer for BAYVIEW  
LOAN SERVICING, LLC bankruptcy@feinsuch.com  
Rebecca Ann Solarz on behalf of Creditor BAYVIEW LOAN SERVICING, LLC rsolarz@kmlawgroup.com  
TOTAL: 7